

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	) <b>Case No. 20-21541-CMB</b>
Veronica Louise Hill,	)
<b>Debtor,</b>	) <b>Chapter 13</b>
Veronica Louise Hill,	)
<b>Movant,</b>	) Related to: Document No. 55
<b>vs.</b>	)
PNC Bank, N.A.,	)
<b>Respondent.</b>	)

**ORDER OF COURT**

**AND NOW**, this 14<sup>th</sup> day of June, 2021, on motion of the Debtor, it is hereby **ORDERED** that the Loan Modification Agreement between PNC Bank, N.A. and the Debtor is approved with the following material terms:

- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$38,178.77 (the "New Principal Balance").
- B. **Interest Rate:** The Debtor promises to pay the New Principal Balance plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid New Principal Balance at an annual rate equal to 3.25% for the life of Debtors' modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$305.26. The itemized breakdown of the total monthly payment is as follows:
  - i. Principal and Interest portion of payment = \$142.23.
  - ii. Tax and Insurance portion of payment = \$163.03.
- E. **Payment Term:** The first New Monthly Payment will be due on June 1, 2021, with all of the subsequent New Monthly Payments due on the first day of each month following this date and continuing until the maturity date on June 1, 2061.

**IT IS ORDERED**, that all other terms of the Loan Modification Agreement are approved;

**IT IS ORDERED**, that the executed Home Affordable Loan Modification Agreement is approved.

**By the Court,**

  
Chief Judge Carlota M. Böhm  
United States Bankruptcy Judge

FILED  
6/14/21 9:01 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Veronica Louise Hill  
Debtor

Case No. 20-21541-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 14, 2021

User: gamr  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db	+ Veronica Louise Hill, 1077 Flatwoods Road, Vanderbilt, PA 15486-1205

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Debtor Veronica Louise Hill dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Mark B. Peduto	on behalf of Debtor Veronica Louise Hill mpeduto@c-vlaw.com jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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TOTAL: 5